

Social and Personal

That 150 influences make the paramount ones of the season is self-evident. Whichever way we turn evidences of the fact are to be met, and week by week fresh revivals are to be seen. Skirts grow fuller and more full. Not content with gathings, shirrs and plaits, designers are using flounces, frills and ruffles galore, and often one over the other. Shoulders are brought to the extreme, and deep belts and wide give the short waist line. Lingerie, also, all sorts of little capes and rich-like wraps have been shown, that are still further reminders of the past. The fashion of the moment is at least the tendency has been to tailored effects, to severity and to the freedom of action that goes therewith. It is something of a plunge from the past into the present, and the change is not made gracefully or well. Such gowns as those of to-day mean, or should mean, essentially feminine grace and soft, languorous movement. When we meet a girl, such as I saw at the theatre this week, gowned in dainty flowing chiffon and lace, and see her stride like a boy, the picture becomes grotesque, and one is led to marvel a bit. The woman of fashion has been understood many things. If her golf and her tennis have rendered her too impatient of restraint, she should be wise and eschew the frills and the flowing skirts, for these last are lovely only when worn with grace, charm, and only when they seem part of a deliciously feminine whole. The girl who cannot learn to accommodate her step to her long skirts and to drape her skirts about her shoulders with grace, and who is too wise to refuse both, let prevailing modes be what they may; for nothing could be more absurd than the scannish manner in those dear, full, old-time gowns that bespeak femininity in every line and fold.

You will remember how a year ago prediction was made of crinoline. I said then, and I say now, that it cannot be generally revived, and I do not think these other things will be a great success. We have adopted the full and flowing style, to be sure, but in our costumes of formal dress only. The suits designed for shopping, walking and the affairs of life are made with short skirts, showing about the hips, if laid in flat plaits below, and short coats. No more could wear those others in our crowded shops, in our overcrowded cars and as we climb the elevated steps than could the Japanese ladies who in their kimono homes with us, elicit to their kinship as they share our busy lives.

MAY MANTON.

Purnell-Tredway.
Miss Jessie Tredway, of Virginia, and Mr. J. O. Purnell, of Winona, Miss., were united in marriage by the Rev. E. Sterling Gunn, of the rectory of Emmanuel rectory, Winona, Miss., Saturday evening, April 16th, at 10 o'clock.

The marriage was the result of a few weeks' acquaintance between the young couple, the consummation of an ardent attachment begun at first sight, when Mr. Purnell met Miss Tredway at the station in Winona, where she intended making a visit of a few months with friends.

The bride is the handsome daughter of Judge James L. Tredway, of Pittsylvania county, Va., and the granddaughter of Judge William M. Tredway, also of Pittsylvania. The groom is the son of Mr. J. C. Purnell, a prominent and wealthy Mississippian. He is a society leader, a young man of fine character and sterling business qualities.

The marriage ceremony was witnessed by only a few relatives and friends. The bride was radiantly beautiful in a trailing white silk robe and tulle veil. Her going away gown was of brown cloth. After a bridal trip to New Orleans and other southern cities, Mr. and Mrs. Purnell will return to make their home in Winona, Miss.

Miss Tredway is well known in Richmond, and the news of her marriage will come as a surprise to her many friends here.

Excursion to Williamsburg.
The industrial chapter of Holy Trinity Church will have an excursion to Williamsburg on Saturday, April 23rd, by the train leaving Richmond at 9 A. M.

Richmond College will play against the base-ball team of Williamsburg College that day, and the team from Richmond College will go down on the excursion train that day, accompanied by a number of their friends among the college students. Many Richmond girls will take the opportunity of visiting Virginia's colonial capital and of witnessing the game between the colleges. Tickets for the trip down and back will only be one dollar.

The Woman's Auxiliary of Bruton Parish Church will serve a luncheon and dinner in the parish house for a moderate cost and all who have partaken of either or both on former occasions, will be anxious to test again the skill and the hospitality of the excellent Williamsburg housewives.

Williamsburg, always one of the most interesting socially and historically in the Old Dominion, will look its best in its new spring dress. The interest of the ball game will fill the town with many interested witnesses, so that the promise of a day spent there with the ladies under whose auspices the excursion will be given is delightful, indeed.

Mosby-Brittle.
Mr. and Mrs. M. L. Brittle have issued invitations for the marriage of their daughter, Rosy May, to Mr. Charles Marshall Mosby.

The ceremony will be performed Thursday evening, April 28th, at 9 o'clock, in the home of the bride's parents, Maple Grove, Henrico county, by the Rev. Dr. John Hannon will officiate.

Miss Grace Brittle, the bride's sister, will be maid of honor, and Mr. Guy Mosby will act as best man to the groom. Miss Brittle is a charming and highly esteemed young lady. Mr. Mosby is well known, and is connected in business with the Everett Waddy Company, this city.

Beautiful Wedding.

At 11 o'clock Thursday forenoon, April 21st, Temple Beth Abah was the scene of a beautiful marriage ceremony, in

What Shall We Have for Dessert?
This question arises in the family every day. Let us answer it to-day, try

Jell-O,
a delicious and healthful dessert. Prepared in two minutes. No boiling! No baking! Add boiling water and set to cool. Flavors—Lemon, Orange, Raspberry and Strawberry. Get a package at your grocers to-day. 10 cts.

STYLE
Workmanship and Fit

in a degree of excellence found in no type of similar priced clothing, in connection with vastly superior trimming and fabrics, distinguish the Burk Clothing and establish their prestige with a continually increasing clientele each season. They are the embodiment of real economy, the kind that does not deteriorate, but improves quality, and through the benefits of our enormous mercantile leverage and the maker to wearer proposition, reduces cost to lower points each succeeding day.

BURK MADE SUITS,
\$10.00 \$12.50, \$15.00
BURK & CO.

1003 EAST MAIN STREET.

POEMS YOU OUGHT TO KNOW

Whatever your occupation may be, and however crowded your hours with affairs, do not fail to secure at least a few minutes every day for refreshment of your inner life with a bit of poetry.—Prof. Charles Elliot Norton.

No. 164.

CLEON AND I.

BY MACKAY.

A biographical sketch of Chas. Mackay has already appeared in this series. We give his portrait and autograph to-day.



CLEON hath a million acres,
Ne'er a one have I;
Cleon dwelleth in a palace,
In a cottage I;
Cleon hath a dozen fortunes,
Not a penny I;
Yet the poorer of the twain is
Cleon, and not I.

Cleon, true, possesseth acres,
But the landscape I;
Half the charms to me it yieldeth
Money cannot buy.
Cleon harbors sloth and dullness,
Freshening vigor I;
He in velvet, I in fustian,
Richer man am I.

Cleon is a slave to grandeur,
Free as thought am I;
Cleon fees a score of doctors,
Need of none have I;
Wealth-surrounded, care-environed,
Cleon fears to die;
Death may come, he'll find me ready—
Happy man am I.

Cleon sees no charms in nature,
In a daisy I;
Cleon hears no anthems ringing
In the sea and sky;
Nature sings to me forever,
Earnest listener I;
State for state, with all attendants,
Who would change? Not I.

Chas Mackay

This series began in The Times-Dispatch Sunday, October 11, 1903. One is published each day.

which Miss Rhonda Hutzler, the daughter of Mr. and Mrs. David Hutzler, and Mr. Lee A. Whitlock, the son of Mr. Philip Whitlock, were wedded.

There was no reception after the wedding, an elegant ante-nuptial entertainment having been given by the bride's parents to the bridal party, the out-of-town guests and friends Wednesday evening.

Mr. and Mrs. Whitlock will extend their bridal tour to California. When they return they will make their home at No. 26 East Grace Street.

Willis-Coffee.
Wednesday evening at 5:30 o'clock there was solemnized at the home of Mrs. R. W. Coffee, No. 266 Grove Avenue, a very pretty wedding, the occasion being the marriage of her daughter, Miss A. Vernon, to Dr. William D. Willis.

The bride is a daughter of our well-known townsmen, Mr. R. W. Coffee, and the groom a prominent dentist of this city.

After a short sojourn in the North, Dr. and Mrs. Willis will return about the 1st of May.

Personal Mention.
The reception of the class of 1904 will be held in the Woman's College parlors this evening from 9 to 11, and will be attended by the friends of the young ladies who compose the class and the patrons of the college.

The ladies of Trinity Methodist Episcopal Church will give an excursion to Funnysville Friday, April 23d, in the lecture room of the church. This will be a very unique entertainment, full of fun and interest. A small admission fee will be charged.

The Young Ladies' Society of the Second Presbyterian Church will give an excursion to Williamsburg Saturday, May 7th, leaving Richmond by the through 9 o'clock train, and reaching the city in returning about 8 P. M. Excursionists who wish to visit Jamestown will be given an opportunity of driving over from Williamsburg.

Governor and Mrs. Andrew J. Montague were expected in Richmond next evening from a brief visit to Judge E. E. Montague, in Hampton.

Miss Mary Hanson, of Staunton, will be the guest of relatives in Richmond next week. She comes to attend the marriage of her cousin, Miss Guy, to Mr. Suyers, of Wytheville.

LAY READERS
FOR THE COUNTY

Interesting New Work Started by the Episcopalians.

The Laymen's Church League of Richmond has been organized. At a recent meeting the Rev. Dr. John Moncreu president and Mr. P. A. Arthur acted as secretary. Ten laymen were in attendance.

The organization is one which has recently been effected, its purpose being to provide trained lay readers to conduct lay services, when required in the churches, missions and public institutions of Henrico parish, subject to the call and under the direction of a superintendent appointed by Bishop Gibson. Its membership shall consist of such lay readers as may be licensed by the bishop, according to the canon governing lay readers, from the different congregations of Henrico parish, and who may be recommended to the league by the superintendent. Each member of the league shall be accorded to the congregation to represent. Honorary members shall be accorded to the league and those who shall contribute to the pecuniary needs of the league. Each member pledges himself to respond cheerfully to any call of the superintendent, when not in conflict with duties in his own church.

The bishop of the diocese shall be president ex-officio and the other officers are appointed by him. The organization has, of course, the endorsement and cooperation of the bishop and clergy. The Rev. Dr. John Moncreu was recommended to the bishop as secretary and treasurer. The following were enrolled as members: Messrs. Thomas Poindester, Thomas C. Hutton, Edmund C. Fisher, P. A. Arthur, Dr. John R. Wheat and Dr. Edward McCarthy.

Moving Education Offices.
Secretary Brent and other officers of the State Board of Education are busy packing up their belongings, preparatory to removing from the Education Department in the old Marshall mansion at Ninth and Marshall Streets. The rooms in the State Library building vacated by the department will be occupied and used for other purposes.

FOR STATUE
OF MAURY

Martin Introduces Bill Asking for Erection of Monument to "Pathfinder of the Seas."

AT MOUTH OF JAMES RIVER

Senator Thinks Money for Completion of Sea Wall at Jamestown Will be Given.

(From Our Regular Correspondent.)

WASHINGTON, D. C., April 21.—Senator Martin has introduced a bill for the erection of a statue in this city to the memory of Commodore Matthew Fontaine Maury, of Virginia, the pathfinder of the seas. The cost of the monument is fixed at \$20,000. Senator Martin thinks the bill will get through the Senate, at any rate, though it may fall in the House. He said to-day that it had been proposed by friends of the bill to have the statue erected in Hampton at the mouth of James River, but there are some difficulties in the way of erecting a statue there, owing to inability to secure a site, and for other reasons. He does not think it would be wise to place the monument on the Rip Raps, which are sinking, and it is thought, will eventually disappear. The monument would probably have to be in the form of a lighthouse, in which case the lighthouse feature would predominate.

"All these considerations moved me to propose to locate the monument in Washington, where there are statues of so many great men of the nation," said Senator Martin. "I think it should be found feasible to erect it at the mouth of the James. I shall willingly change the bill as to location."

Senator Martin said there is no doubt of the House agreeing to the item in the civil sundry bill, which he had put in the Senate, providing for the appropriation of \$25,000 for the completion of the sea wall at Jamestown Island. He thinks that he will also succeed in having the emergency river and harbor bill contain provisions for the survey of Norfolk harbor for the purpose of ascertaining the cost of a forty foot channel, and a thirty-five foot channel to the navy-yard.

The bill as amended in the Senate Committee provides that \$20,000 appropriated heretofore for Norfolk harbor, to be expended in a certain specific manner, may be expended in the harbor of the Potomac River, at the mouth of the river, at the Point. The engineer in charge thought he had the right to expend the money for this purpose without congressional action, but was informed by the chief of engineers that such was not the case, and hence the amendment to the bill.

The bill has also been amended so as to provide for the deepening of Pagan Creek, in Isle of Wight county. The money for this purpose has also been appropriated, and the amendment for the purpose of changing the manner of expenditure.

The foregoing are the amendments which Senator Martin proposes to the bill, which has passed the House. But now comes the information that Chairman Burton, of the House Committee, will not allow any river and harbor bill to pass at this session. The bill is originally reported from the House, and is a total appropriation of \$3,000,000 for the completion of work already under way or for the continuance of work which would suffer if there were any delay. The Senate Committee on Commerce voted to allow the bill to be amended, and as a result of the action, many changes were made. Now Mr. Burton says he will not allow the bill to pass, and he will probably be successful in effecting its defeat, as he rules his committee with a rod of iron. Indeed, the absolute control he exercises over the Committee on Commerce and its members has been commented on by senators and members of the House not on the committee. Whatever he says "goes" nearly every time.

SPECIALLY LOW ROUND TRIP RATES OFFERED BY THE SEABOARD AIR LINE RAILWAY.

\$20.70—Richmond, Va., to Jacksonville, Fla., and return, account meeting "Interstate Sugar Cane Growers' Association;" tickets on sale May 2d and 3d, good returning until May 15, 1904.

\$29.70—Richmond, Va., to Carthage, Mo., and return, account Annual Meeting Central Baptist Brothmen, May 19th-21st; tickets on sale May 17th to 24th, inclusive, good returning May 26th; can be extended until June 30th by depositing cash and payment of fifty cents.

\$39.95—Richmond, Va., to Dallas, Texas, and return, account "General Assembly of Cumberland Presbyterian Church," May 19th-21st; tickets on sale May 15th to 18th, inclusive, good, returning May 21, 1904.

\$62.25—Richmond, Va., to San Francisco or Los Angeles, Cal., account "General Assembly Methodist Episcopal Church," May 2d to 31st, and "National Association of Retail Grocers of United States," May 3d to 8th; tickets on sale April 23d to 30th, inclusive; good returning June 30, 1904. Stop overs are allowed both going and returning at a number of points, and the rate is given to holders of these tickets to various points of interest.

Rates given above are from Richmond; same reduction from other points on the Seaboard. Information in regard to the above gladly given.

W. M. TAYLOR, C. T. A.,
830 East Main Street.
H. S. LEARD, D. P. A.

CASTORIA
For Infants and Children.

The Kind You Have Always Bought

Bears the Signature of *Dr. J. C. H. H. H.*

SPECIAL TRAINS, ELBA TO ASHLAND, APRIL 22, 23TH AND 24TH.

To accommodate those attending rehearsal and annual festival concerts of the Wednesday Club, special trains will leave Elba at 11 P. M. Friday, April 23d, and Monday and Tuesday, April 24th and 25th, for Ashland and intermediate points. Round trip rate from Ashland for afternoon trains those dates, 50 cents.

W. P. TAYLOR,
Traffic Manager.

CASTORIA.

The Kind You Have Always Bought

Bears the Signature of *Dr. J. C. H. H. H.*

Hent a box in the strong box and burglar vault of the State Bank of Virginia. Charges moderate.

FREE TRIPS
TO THE WORLD'S FAIR

TO THOSE WHO NAME THE MAYORALTY NOMINEE AND GIVE THE NEAREST ESTIMATES OF HIS VOTE.

To the person, whether a citizen of Richmond or not, who first guesses the name of the nominee and guesses the number of votes which he will receive, or guesses nearest to the exact number of votes.

The Times-Dispatch Will Give a Railroad Ticket Free from Richmond to St. Louis and Return and \$40 in Money for the Expenses of the Trip.

To the person guessing the next nearest to the exact number of votes received by the nominee and who names the nominee.
The Times-Dispatch Will Give a Railroad Ticket to St. Louis and Return and \$20.00 in Money.

To the person who guesses third nearest to the exact number of votes received by the nominee and who names the nominee.
The Times-Dispatch Will Give a Railroad Ticket to St. Louis and Return and \$5.00 in Money.

To the fourth and fifth nearest correct guesses.
The Times-Dispatch Will Give to Each a Subscription to the Daily and Sunday Times-Dispatch for One Year.

The Contest Began April 6th and Will Close at 12 o'clock on the Night of April 25th. THE TRIPS CAN BE MADE AT ANY TIME DURING FAIR.

The right to enter this guessing contest is open to both OLD AND NEW SUBSCRIBERS AND TO THOSE IN RICHMOND AND OUT OF RICHMOND. THE RULES OF THIS CONTEST ARE FEW AND SIMPLE.

Each ten cents paid on subscription to the Daily or Sunday Times-Dispatch will entitle the party paying it to one guess.
Present city subscribers can guess simply by calling at the office and paying up their subscriptions in advance for such length of time as they desire, and they will be entitled to one estimate for each ten cents in money paid on actual subscriptions.

Present out-of-town subscribers can enter the contest by renewing their subscriptions by mail for any length of time which they may desire, and they also will be entitled to one guess or estimate for each ten cents so paid.

No one connected with The Times-Dispatch, either directly or indirectly, will be allowed to participate in this contest.

No estimate will be considered unless it is made out on or attached to a coupon cut from The Times-Dispatch.

There is no limit to the number of estimates which may be submitted by any one person, and there must be ten cents of subscription money for each estimate.

Address all letters plainly to
MAYORALTY CONTEST,
Care Times-Dispatch.

BISHOPS SEND
SPECIAL PRAYERS

Interesting News From Missionary Jurisdiction in the Far East.

The board of managers of the Episcopal Board of Missions met recently in New York. An official report of the Southern Churchman, Bishop McKim, in regard to the mission work in the Far East, of which the following is a brief summary, was given in reference to the eastern situation of general interest.

"The bishops in Japan have set forth special prayers to be used during the war, and a number of Christians have asked for copies. Bishop McKim has offered to the use of St. Luke's hospital to the government for the sick and wounded of both armies. Their theological students have been ordered out with the reserves. The Rev. Mr. Sugira has been ordered to the front with the headquarters staff as an English interpreter, and the Rev. Mr. Achial has been appointed as an army chaplain. The following resolution was adopted:

"That the board has heard with satisfaction of the movement under the motion of the Rev. Dr. John McKim, of Tokyo, for the raising of a bishop of Tokyo, and, emphasizing the non-political character, would urge the co-operation of all Christians throughout the country."

"A very interesting statement of the conditions which led to the war between Japan and Russia was received from the Rev. Mr. Sugira, showing the necessity for enlarged appropriation that will ensue because of greater opportunities for work and the relative inability of the Japanese to aid with it as they are most devotedly and self-sacrificingly now contributing (owing to the expense of the government) to the war. The Rev. Mr. Chapman, of the general devotion to the country among the Japanese, saying that every family is saving and contributing its mite to the war fund."

THE BIBLE LIMITS
SESSIONS OF COURTS

(Special to The Times-Dispatch.)
MEDIA, PA., April 21.—When the hour of adjournment arrived in court last night the judge suggested that the people stand by Moses and listen to the testimony. This caused William B. Broomall, one of the attorneys to remark:

"It is written somewhere in the Bible that 'no court should sit after 5 o'clock.'"

"I will refer the matter to O. B. Dickinson," remarked the court. Mr. Dickinson was the other counsel in the case.

In court to-day Mr. Dickinson referred to the court and the other attorneys to the eighteenth chapter of Exodus in order to show that a court of justice should not be overworked.

Exodus xviii:13, reads as follows: "And it came to pass on the morrow that Moses sat to judge the people; and the people stood by Moses from the morning until the evening."

The passage then narrates that the long session of this court aroused the criticism of Jethro, the father-in-law of Moses, who said: "The thing that thou doest is not good. Thou wilt surely weary away, both thou and this people that is with thee; for this thing is too heavy for thee."

Jethro then advised that subordinate judges be appointed, and that only important matters be submitted to Moses. Moses agreed, and "hearkened in the voice of his father-in-law, and did all that he had said."

AN AGED WOMAN IS
ATTACKED BY RATS

(Special to The Times-Dispatch.)
DOYLESTOWN, PA., April 21.—III, alone and practically penniless, Mrs. William Downing, an aged woman of Rockhill Township, was found in her hut yesterday, and removed to the Bucks county almshouse.

Eight years ago her husband died, leaving her fifteen acres of land and \$400.

RICHMOND MAYORALTY CONTEST COUPON.

TIME LIMIT—MONDAY, APRIL 25, AT 12 NIGHT—TIME LIMIT.

Amount Paid. This coupon entitles the holder to as many guesses in the Times-Dispatch Mayoralty Contest as ten cents is contained in the amount of money which accompanies it.

I guess that Mr. _____ will be nominated in the Democratic Primary, to be held Tuesday, April 26th, and that he will receive _____ votes.

If five or less estimates are submitted, use the blanks on this coupon. If more than five at one time, USE THIS COUPON FOR THE FIRST FIVE and attach the others to the back of this coupon, making them out on slips of paper of the same size, and sign each with name, date and address, or extra coupons will be forwarded on application.

In consideration of amount paid herewith, please send the Times-Dispatch as per instructions in accompanying letter.

DATE: _____ Name: _____ Address Plainly: _____

"MAYORALTY CONTEST," Times-Dispatch, Richmond, Va.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1903, OF THE CONDITION AND AFFAIRS OF THE BRITISH-AMERICAN ASSURANCE COMPANY OF TORONTO, CANADA, ORGANIZED UNDER THE LAWS OF THE PROVINCE OF ONTARIO, IN PURSUANCE OF THE LAWS OF THE COMMONWEALTH OF VIRGINIA.

President—HON. GEORGE A. COX.
Secretary—J. H. SIMS.
Principal Office—18, 20 AND 22 FRONT STREET, EAST, TORONTO, CANADA.
General Agent in Virginia—JULIUS STRAUS.
Residence—RICHMOND, VA.
Organized or Incorporated—1833.
Commenced Business—1835.

BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY.	By Value.	Market Value.
City of New York Corp. stock	\$ 170,000 00	\$ 171,071 00
United States bonds	210,000 00	223,650 00
Georgia State bonds	10,000 00	11,300 00
New Mexico Territorial bonds	10,000 00	10,750 00
City of London, Canada, bonds	150,000 00	153,826 00
City of Winnipeg, Canada, bonds	20,000 00	21,210 00
City of London, Canada, bonds	20,000 00	21,100 00
City of Richmond, Va., bonds	25,000 00	25,000 00
City of Toledo, Ohio, bonds	10,000 00	10,000 00
City of Erie, Pa., bonds	25,000 00	25,000 00
City of Brooklyn, N. Y., bonds	25,000 00	25,000 00
City of Colorado Springs, Colo., bonds	12,000 00	12,340 00
New York and West Shore Railway, bonds	45,000 00	45,000 00
Canadian Northern Railway Company Land Grant bonds	25,000 00	25,000 00
Haiti and Ohio Gold bonds	75,000 00	75,000 00
New York Central and H. R. R. bonds	25,000 00	25,000 00
Bochester Electric Railway Co., gold stamped bonds	25,000 00	25,000 00
Toronto Electric Light Company bonds	25,000 00	25,000 00
Central Canada Loan and Savings Co., debentures	15,000 00	15,000 00
Toronto Savings and Loan Co., debentures	50,000 00	50,000 00
Can. Permanent Mortgage Corp., stock	8,000 00	10,725 00

Total par and market value (carried out at market) \$1,007,240 00 \$1,049,916 19 \$1,049,916 19

Cash belonging to the company in bank 164,129 11

Interest due and accrued on bonds not included in market value 11,833 20

Interest due and accrued on loans (as written in the policies) in course of collection, not more than three months due 209,593 68

Aggregate amount of all assets of the company, stated at their actual value \$1,401,503 08

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due \$20,285 51

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses 63,118 72

Losses retained, including interest, costs and other expenses thereon 3,370 11

Net amount of unpaid losses \$86,774 34

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest, 100,000 00

Unearned premium (pro rata) \$401,025 18

Gross premiums received and receivable upon all unexpired marine risks (pro rata) \$34,247 02

Gross premiums (including both cash and unpaid) received and receivable upon all unexpired navigation risks, \$47,317 00; Unearned premiums (pro rata) 23,073 50

Time basis, \$34,510 08; Unearned premiums (pro rata) 17,257 90

Gross premium (cash and bills) received and receivable on all unexpired marine risks 965 08